

Information to identify the case:

Debtor 1	<u>Myron Zawoiski</u>	Social Security number or ITIN	xxx-xx-3937
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Margaret Zawoiski</u>	Social Security number or ITIN	xxx-xx-7741
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-37280-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Myron Zawoiski
aka Myron Zawoiski Jr.

Margaret Zawoiski
aka Maggie Zawoiski

12/6/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Myron Zawoiski
 Margaret Zawoiski
 Debtors

Case No. 12-37280-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 52

Date Rcvd: Dec 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2017.

db/jdb
 513497232 +Myron Zawoiski, Margaret Zawoiski, 116 Drexel Ave, Blackwood, NJ 08012-3710
 513497232 +AC Collections, PO Box 1597, Blackwood, NJ 08012-7297
 513497233 +AES/PHEAA, 1200 North 7th St, Harrisburg, PA 17102-1419
 513562299 +AES/PHEAA, PO Box 8183, Harrisburg PA 17105-8183
 513595723 +AES/PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 513497238 +Aqua, 762 W Lancaster Ave, Bryn Mawr, PA 19010-3489
 513497241 Capital One Bank, PO Box 32081, Salt Lake City, UT 84130-0281
 513497245 +Drs Freeman & Grolnick, 40 Elm Ave, Woodbury Heights, NJ 08097-1198
 513752182 ++ECMC, PO Box 16408, St. Paul, MN 55116-0408
 513497247 +Fedloan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 513497248 +Fein, Such, Kahn & Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 513497250 +Hamilton Law, PO Box 90301, Allentown, PA 18109-0301
 513497251 +John Casablanca Modeling and Career Cent, 100 N. Bucks Town Drive, Suite E-204, Langhorne, PA 19047-1815
 513497252 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823
 513656853 Nova Anesthesia Professionals, Hamilton Law Group, PO Box 90301, Allentown, PA 18109-0301
 513497257 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 513497255 +Palisades Collection, LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244
 513497256 +Petro, 4025 Pottsville Pike, Reading, PA 19605-1201
 513499346 +Petro, Inc., c/o Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike, Suite 220, Syosset, NY 11791-4449
 513497258 +++SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005
 (address filed with court: Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163)
 513775527 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 513563322 +Wells Fargo on behalf of New Jersey HESAA, c/o New Jersey HESAA, PO Box 548, Trenton, NJ 08625-0548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 06 2017 22:59:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 06 2017 22:59:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513497234 +EDI: AFNIRECOVERY.COM Dec 06 2017 22:38:00 AFNI Inc., Att: DP Recovery Support, P.O. Box 3427, Bloomington, IL 61702-3427
 513497235 +EDI: AFNIRECOVERY.COM Dec 06 2017 22:38:00 AFNI, Inc., PO Box 3427, Bloomington, IL 61702-3427
 513652742 +EDI: AFNIRECOVERY.COM Dec 06 2017 22:38:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667
 513497236 +EDI: AMEREXPR.COM Dec 06 2017 22:38:00 American Express, PO Box 981537, El Paso, TX 79998-1537
 513497239 EDI: ACCE.COM Dec 06 2017 22:38:00 Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
 513497240 EDI: TSYS2.COM Dec 06 2017 22:38:00 Barclays Bank Delaware, Attn: Customer Support Dept., PO Box 8833, Wilmington, DE 19899-8833
 513497242 E-mail/Text: bankruptcy@cavps.com Dec 06 2017 23:00:06 Cavalry Portfolio Services, LLC, PO Box 1017, Hawthorne, NY 10532
 513596476 EDI: CAPITALONE.COM Dec 06 2017 22:38:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 513603789 EDI: BL-BECKET.COM Dec 06 2017 22:38:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513501696 +E-mail/Text: bankruptcy@cavps.com Dec 06 2017 23:00:05 Cavalry Portfolio Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 513497243 +E-mail/Text: equiles@philapark.org Dec 06 2017 23:00:34 City of Philadelphia, PO Box 41818, Philadelphia, PA 19101-1818
 513497244 EDI: RCSDELL.COM Dec 06 2017 22:38:00 Dell Financial Services, 1 Dell Way, Round Rock, TX 78682
 513497246 +EDI: TSYS2.COM Dec 06 2017 22:38:00 DSNB/Macys, P.O. Box 8218, Mason, OH 45040-8218
 513557103 +EDI: TSYS2.COM Dec 06 2017 22:38:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 513497249 EDI: RMSC.COM Dec 06 2017 22:38:00 GE Capital Retail Bank, P.O. Box 965020, Orlando, FL 32896-5020
 514064258 EDI: RMSC.COM Dec 06 2017 22:38:00 GE Capital Retail Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 513744291 EDI: JEFFERSONCAP.COM Dec 06 2017 22:38:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
 513497253 +EDI: CBSKOHL.COM Dec 06 2017 22:38:00 Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
 513677050 +EDI: OPHSUBSID.COM Dec 06 2017 22:38:00 OAK HARBOR CAPITAL VII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513735075 EDI: PRA.COM Dec 06 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 52

Date Rcvd: Dec 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513573377 +E-mail/Text: ebn@vativrecovery.com Dec 06 2017 22:59:29 Palisades Acquisition IX, LLC,
Vativ Recovery Solutions LLC, As Agent For Palisades Acquisition IX, L, PO Box 40728,
Houston TX 77240-0728
513497254 +E-mail/Text: ebn@vativrecovery.com Dec 06 2017 22:59:29 Palisades Collection LLC,
210 Sylvan Ave Suite #1, Englewood Cliffs, NJ 07632-2510
513549728 E-mail/Text: ebn@vativrecovery.com Dec 06 2017 22:59:29 Palisades Collections, LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC,
PO Box 40728, Houston, TX 77240-0728
513547768 +E-mail/Text: equiles@philapark.org Dec 06 2017 23:00:35 Philadelphia Parking Authority,
3101 Market Street, Philadelphia PA 19104-2806
513497237 EDI: AGFINANCE.COM Dec 06 2017 22:38:00 American General, PO Box 0830,
Carol Stream, IL 60132
513497259 EDI: VERIZONCOMB.COM Dec 06 2017 22:38:00 Verizon, PO box 4830, Trenton, NJ 08650-4830
513497260 +EDI: WFFC.COM Dec 06 2017 22:38:00 Wells Fargo Dealer Service/Wacho, PO Box 1697,
Winterville, NC 28590-1697
513547977 EDI: WFFC.COM Dec 06 2017 22:38:00 Wells Fargo Bank, N.A.,
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2017 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Myron Zawoiski andy@sjbankruptcylaw.com,
abfecf@gmail.com;r39848@notify.bestcase.com
Andrew B. Finberg on behalf of Joint Debtor Margaret Zawoiski andy@sjbankruptcylaw.com,
abfecf@gmail.com;r39848@notify.bestcase.com
Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING, AS SERVICER FOR U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR TERWIN MORTGAGE TRUST 2005-16HE, ASSET-BACKED CERTIFICATES,
SERIES 2005-16HE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joni L. Gray on behalf of Debtor Myron Zawoiski joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;r39848@notify.bestcase.com
Joni L. Gray on behalf of Joint Debtor Margaret Zawoiski joni@sjbankruptcylaw.com,
jgrayecf@gmail.com;r39848@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin
Mortgage Trust 2005-16HE, Asset-Backed Certificates, Series 2005-16HE jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC
NJ_ECF_Notices@buckleymadole.com
R. A. Lebron on behalf of Creditor SPECIALIZED LOAN SERVICING, AS SERVICER FOR U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR TERWIN MORTGAGE TRUST 2005-16HE, ASSET-BACKED CERTIFICATES,
SERIES 2005-16HE bankruptcy@feinsuch.com

TOTAL: 10